

AMENDMENTS TO CLAIMS

1. (Currently Amended):

A computer program comprising:

a storage routine adapted and configured to store, in a storage device, user-controlled data indicative of a hypothetical scenario of future long-term care costs and of one of a plurality of long-term care insurance options; and

a process routine adapted and configured for using the stored data to determine an economic impact of the long-term care costs on personal assets, the process routine including calculations to account for hypothetical tax consequences resulting from a sale of a portion of the personal assets to pay the long-term care costs.

2. (Original):

91 The computer program of claim 1 wherein the process routine is adapted and configured to perform calculations that account for hypothetical unrealized investment opportunity resulting from an absence of the portion of the personal assets due to the sale of the portion of the personal assets.

3. (Original):

The computer program of claim 2 wherein the process routine is adapted and configured to determine the economic impact of the future long-term care costs on the personal assets as a function of time and to output the economic impact for at least a first and second point in time.

4. (Original):

The computer program of claim 3 wherein the second point in time represents a point in time after the long-term care costs have hypothetically ceased being incurred, the economic impact for the second point in time being greater than the economic impact at the time the long-term care costs cease due to the unrealized investment opportunity calculations.

5. (Original):

a¹ The computer program of claim 1 wherein the economic impact represents an insured economic impact and the portion of the personal assets is a first portion and wherein the process routine adapted and configured for using the stored data to determine the insured economic impact includes calculations to account for periodic premium payments and monetary insurance benefits received, and further comprising a process routine adapted and configured for using the stored data to determine an uninsured economic impact of the long-term care costs on the personal assets, the process routine adapted and configured for using the stored data to determine an uninsured economic impact including calculations to account for hypothetical tax consequences resulting from a sale of a second portion of the personal assets to pay the long-term care costs, the uninsured economic impact being independent of any periodic premium payments and any monetary insurance benefits received.

6. (Original):

The computer program of claim 5 wherein the hypothetical tax consequences are accounted for in the process routine adapted and configured for using the stored data to determine the insured economic impact by assuming that any long-term care costs in excess of the monetary insurance benefits and all of the insurance premiums are paid for by the sale of the first portion of the personal assets and wherein the process routine adapted and configured for using the stored data to determine the insured economic impact includes calculations to account for hypothetical unrealized investment opportunity resulting from an absence of the first portion of the personal assets due to the sale the first portion of the personal assets and the process routine adapted and configured for using the stored data to determine the uninsured economic impact includes calculations to account for hypothetical unrealized investment opportunity resulting from an absence of the second portion of the personal assets due to the sale of the second portion of the personal assets.

7. (Original):

The computer program of claim 5 further comprising an output routine for facilitating the graphical display of the insured and uninsured economic impacts in a manner allowing proportional visualization of the magnitudes thereof.

8. (Currently Amended):

A computer program comprising:

a storage routine adapted and configured to store, in a storage device, user-controlled data indicative of a hypothetical scenario of future long-term care costs and of one of a plurality of long-term care insurance options;

a process routine adapted and configured for using the stored data to determine an insured economic impact of the long-term care costs on personal assets, the process routine adapted and configured for using the stored data to determine the insured economic impact including calculations of a first portion of the personal assets hypothetically sold to pay the long-term care costs and calculations to account for periodic premium payments and monetary insurance benefits received; and

a process routine adapted and configured for using the stored data to determine an uninsured economic impact of the long-term care costs on the personal assets, the process routine adapted and configured for using the stored data to determine the uninsured economic impact including calculations of a second portion of the personal assets hypothetically sold to pay the long-term care costs, the uninsured economic impact being independent of any periodic premium payments and any monetary insurance benefits received.

9. (Original):

The computer program of claim 8 further comprising an output routine for facilitating the graphical display of the insured and uninsured economic impacts in a manner allowing proportional visualization of the magnitudes thereof.

10. (Original):

The computer program of claim 8 wherein the process routine adapted and configured for using the stored data to determine the insured economic impact includes calculations to account for hypothetical unrealized investment opportunity resulting from the hypothetical sale of the first portion of the personal assets and wherein the process routine adapted and configured for using the stored data to determine the uninsured economic impact includes calculations to account for hypothetical unrealized investment opportunity resulting from the hypothetical sale of the second portion of the personal assets.

11. (Original):

a' The computer program of claim 10 wherein the process routine adapted and configured for using the stored data to determine the insured economic impact includes calculations to account for hypothetical tax consequences resulting from the sale of the first portion of the personal assets and wherein the process routine adapted and configured for using the stored data to determine uninsured economic impact includes calculations to account for hypothetical tax consequences resulting from the sale of the second portion of the personal assets.

12. (Original):

The computer program of claim 11 wherein the hypothetical tax consequences are accounted for in the process routine adapted and configured for using the stored data to determine the insured economic impact by assuming that any long-term care costs in excess of the monetary insurance benefits and all of the insurance premiums are paid for by the sale the first portion of the personal assets.

13. (Original):

The computer program of claim 11 wherein the process routine adapted and configured for using the stored data to determine the uninsured economic impact determines the uninsured economic impact as a function of time and is configured to

output the uninsured economic impact for at least first and second points in time, and wherein the process routine adapted and configured for using the stored data to determine the insured economic impact determines the insured economic impact as a function of time and is configured to output the insured economic impact for at least the first and the second points in time.

14. (Original):

The computer program of claim 13 wherein the second point in time represents a point in time after the long-term care costs have hypothetically ceased being incurred, the insured and uninsured economic impacts for the second point in time being greater than the insured and uninsured economic impacts respectively at the time the long-term care costs cease due to the unrealized investment opportunity calculations.

15. (Original):

The computer program of claim 13 further comprising an output routine for facilitating graphical display of the insured and uninsured economic impacts in a manner allowing proportional visualization of the magnitudes thereof.

16. (Currently Amended):

A computer program comprising:

a storage routine adapted and configured to store, in a storage device, user-controlled data indicative of a hypothetical scenario of future long-term care costs and of one of a plurality of long-term care insurance options; and

a process routine adapted and configured for using the stored data to determine an economic impact of the future long-term care costs on personal assets as a function of time, the process routine being configured to output the economic impact for at least first and second points in time and to calculate a portion of the personal assets hypothetically sold to pay the long-term care costs at each of the points in time.

17. (Original):

Q1 The computer program of claim 16 wherein the economic impact represents an insured economic impact and each portion of the personal assets is a first portion, the process routine adapted and configured for using the stored data to determine the insured economic impact including calculations to account for periodic premium payments and monetary insurance benefits received, the computer program further comprising a process routine adapted and configured for using the stored data to determine an uninsured economic impact of the long-term care costs on the personal assets as a function of time, the process routine adapted and configured for using the stored data to determine the uninsured economic impact being configured to output the uninsured economic impact for at least the first and second points in time and to calculate a second portion of the personal assets hypothetically sold to pay the long-term care costs at each of the points in time, the uninsured economic impact being independent of any periodic premium payments and any monetary insurance benefits received.

18. (Original):

The computer program of claim 17 wherein the process routine adapted and configured for using the stored data to determine the insured economic impact includes calculations to account for hypothetical tax consequences resulting from the sale of the first portion of the personal assets and wherein the process routine adapted and configured for using the stored data to determine the uninsured economic impact includes calculations to account for hypothetical tax consequences resulting from the sale of the second portion of the personal assets.

19. (Original):

The computer program of claim 18 wherein the hypothetical tax consequences are accounted for in the process routine adapted and configured for using the stored data to determine the insured economic impact by assuming that any long-term care

costs in excess of the monetary insurance benefits and all of the insurance premiums are paid for by the sale of the first portion of the personal assets.

20. (Original):

The computer program of claim 18 wherein the process routine adapted and configured for using the stored data to determine the insured economic impact includes calculations to account for hypothetical unrealized investment opportunity resulting from the sale of the first portion of the personal assets and wherein the process routine adapted and configured for using the stored data to determine the uninsured economic impact includes calculations to account for hypothetical unrealized investment opportunity resulting from the sale of the second portion of the personal assets.

21. (Currently Amended):

A method comprising:

acquiring user-controlled data indicative of a hypothetical scenario of future long-term care costs and of one of a plurality of long-term care insurance options; and

determining an economic impact of the long-term care costs on personal assets based on the acquired data, the determination including performing calculations to account for hypothetical tax consequences resulting from a sale of a portion of the personal assets to pay the long-term care costs.

22. (Original):

A method of advising a person comprising using the method of claim 21 in an effort to persuade the person to purchase long-term care insurance.

23. (Currently Amended):

A method comprising:

acquiring user-controlled data indicative of a hypothetical scenario of future long-term care costs and of one of a plurality of long-term care insurance options;

determining an insured economic impact of the long-term care costs on personal assets based on the acquired data, the determination of the insured economic impact including performing calculations of a first portion of the personal assets hypothetically sold to pay the long-term care costs and calculations to account for periodic premium payments and monetary insurance benefits received; and

determining an uninsured economic impact of the long-term care costs on the personal assets based on the acquired data, the determination of the uninsured economic impact including performing calculations of a second portion of the personal assets hypothetically sold to pay the long-term care costs, the uninsured economic impact being independent of any periodic premium payments and any monetary insurance benefits received.

a/ 24. (Original):

The method of claim 23 wherein the steps of determining an insured economic impact and of determining an uninsured economic impact are generally made simultaneously.

25. (Original):

A method of advising a person comprising using the method of claim 23 in an effort to persuade the person to purchase long-term care insurance.

26. (Currently Amended):

A method comprising:

acquiring user-controlled data indicative of a hypothetical scenario of future long-term care costs and of one of a plurality of long-term care insurance options; and

determining an economic impact of the future long-term care costs on personal assets as a function of time based on the stored data, the determination of the economic impact including performing calculations of a portion of the personal assets hypothetically sold to pay the long-term care costs for at least first and second points in time.

27. (Original):

A method of advising a person comprising using the method of claim 26 in an effort to persuade the person to purchase long-term care insurance.